

# Exhibit C



69 Cascade Drive  
Knowlton Building, Suite 202  
Rochester, NY 14614

**Title No. 7092212**

**MORTGAGE FORECLOSURE CERTIFICATE**

**CERTIFIES TO: Shapiro and DiCaro, LLP**  
**Client Ref. No.: 09-079856**

**Premises: 32 Bainbridge Street County: Nassau  
Roosevelt, NY 11575**

**Tax Map/Parcel ID No.: Section: 55 Block: 290 Lots: 731, 732 and 733**

That a search has been made against the premises described in Schedule "A" to the date hereof, and title to said premises is vested of record in **Digna Sanchez**

Current Bargain and Sale Deed:

**Grantor: Stephen Lamstein**

**Grantee: Digna Sanchez**

**Dated: June 22, 2005 Recorded: August 11, 2005**

**Liber: 11990 Page: 786**

**Prior Chain of Title: None**

This certificate includes appended schedules, as follows:

<b>Schedule A</b>	<b>Description of Mortgaged Premises</b>
<b>Schedule B</b>	<b>Mortgages and Assignments of Record</b>
<b>Schedule C</b>	<b>Necessary Parties Defendant</b>
<b>Schedule D</b>	<b>Exceptions, Objections and Other Information</b>
<b>Schedule E</b>	<b>Tax Search</b>

Certified as of **July 6, 2009**

## **SCHEDULE A**

### **DESCRIPTION OF MORTGAGED PREMISES**

All that certain plot, piece or parcel of land, situate, lying and being at Roosevelt (Unincorporated Area) in the town of Hempstead, County of Nassau and State of New York, and more particularly known and designated as Lot nos. 731 and 733 on a certain map entitled, "Map of Freeport Heights, comprising 1540 lots at Freeport, Town of Hempstead, Nassau County, New York, owned by Long Island Realty Company, New York City, surveyed February 1906, Robert Kurz, C.E. and S. Jamaica, New York" and filed in the Nassau County Clerk's Office on February 23, 1906 as Map No. 51, New No. 374, bounded and described according to said map as follows:

BEGINNING at a point on the easterly side of Bainbridge Street distant 140 feet southerly from the corner formed by the intersection of the easterly side of Bainbridge Street and the southerly side of Frederick Avenue;

RUNNING THENCE easterly at right angles to Bainbridge Street, 100 feet;

RUNNING THENCE southerly parallel with Bainbridge Street, 60 feet;

RUNNING THENCE westerly at right angles to Bainbridge Street, 100 feet to the easterly side of Bainbridge Street;

RUNNING THENCE northerly along the easterly side of Bainbridge Street, 60 feet to the point or place of BEGINNING.



## **SCHEDULE B**

### **MORTGAGES AND ASSIGNMENTS OF RECORD**

**Title No. 7092212**

#### **MORTGAGE TO BE FORECLOSED**

**ONE**

**Mortgagor:** Digna Sanchez

**Mortgagee:** Mortgage Electronic Registration Systems, Inc., as nominee for BNC Mortgage, Inc., A Delaware Corporation

**Amount:** \$300,800.00

**Dated:** June 22, 2005

**Recorded:** August 11, 2005

**Liber:** 29217

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**SCHEDULE B - CONTINUED**

**MORTGAGES AND ASSIGNMENTS OF RECORD**

**Title No. 7092212**

**PRIOR MORTGAGES**

**Note: Mortgages contained in this section will not be cut-off in the action**

**NONE**



## **SCHEDULE B - CONTINUED**

### **MORTGAGES AND ASSIGNMENTS OF RECORD**

**Title No. 7092212**

#### **SUBORDINATE MORTGAGES**

**Note: Mortgages contained in this section will be cut-off in the action**

**ONE**

**Mortgagor:** Digna Sanchez

**Mortgagee:** Mortgage Electronic Registration Systems, Inc., as nominee for BNC Mortgage, Inc.

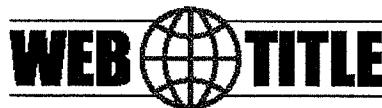
**Amount:** \$75,200.00

**Dated:** June 22, 2005

**Recorded:** August 11, 2005

**Liber:** 29217

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## SCHEDULE C

### NECESSARY PARTIES DEFENDANT

#### Title No. 7092212

This list of necessary parties defendant is made on the assumption that all parties are to be personally served in the proposed action. If any of the persons hereinafter named are deceased, their legal representatives and successors in interest should be made parties defendant after whose rights are subordinate to the mortgage to be foreclosed, such persons should also be made parties defendant after search has been amended. If any leases, mortgages or other liens are recorded prior to the period covered by this search, but which, by reason of subordination clauses contained therein or otherwise, are in fact subordinate to the lien of the mortgage to be foreclosed, all persons interested in said leases, mortgages or other liens should also be made parties defendant after search has been amended.

If the United States of America, State of New York, City of New York or any of its agencies, are made parties, the complaint must set forth the reason therefore in detail.  
(See R.P.A. and P.L. Sec 202 and 202A and 28 U.S.C.A. 2410.)

The addresses of parties herein given were obtained from the record and are not represented to be the present addresses of the parties.

Consideration should be given to the desirability of naming as defendants the obligor named in the bond or in any extension, assumption of guaranty agreement.

All occupants of the premises herein described should be made parties defendant.

The Company should be requested to continue searches to the date of filing Lis Pendens.

#### PARTIES DEFENDANT

#### INTEREST IN PREMISES

1. Digna Sanchez 32 Bainbridge Street Roosevelt, NY 11575	Record Owner(s) and original obligor under the Bond secured by the Mortgage recorded on August 11, 2005 in Liber 29217, page 131.
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**SCHEDULE C - Continued**

**NECESSARY PARTIES DEFENDANT**

**Title No. 7092212**

2. Mortgage Electronic Registration Systems, Inc. P.O. Box 2026 Flint, MI 48501-2026 As nominee for BNC Mortgage, Inc. P.O. Box 19656 Irving, CA 92523-9656	Possible Subordinate Mortgagee by virtue of mortgage recorded on August 11, 2005 in Liber 29217, Page 152.
3. JPMorgan Chase Bank, N.A. 1985 Marcus Avenue New Hyde Park, NY 11042	Possible Subordinate Lienor by virtue of Judgment in Supreme Court of Nassau County for \$54,414.20 against Enchanted Pines Campground, Inc., 52 Harman Street, Brooklyn, NY 11221 and Digna L. Sanchez, 7 Fieldstone Grove, Fairport, NY 14450, jointly and severally, rendered and recorded June 30, 2009 in Liber 3273, page 81, Index No. 1762/09. Attorney of record: Cullen and Dykman LLP, Garden City Center, 100 Quentin Roosevelt Boulevard, Garden City, NY 11530.
4. John Doe and Mary Doe	Said names being fictitious, it being the intention of Plaintiff to designate any and all occupants, tenants, persons or corporations, if any, having or claiming an interest in or lien upon the premises being foreclosed herein.



## SCHEDULE D

### EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION

**Title No. 7092212**

1. This report is issued for foreclosure purposes only. For fee insurance, if any, additional searches must be conducted and any questions arising there from, disposed of.
2. Rights of tenants or persons in possession of the subject premises.
3. Any state of facts that an accurate survey may show.
4. Covenants, easements, reservations and restrictions of record, if any.
5. Subject to any state of facts an accurate and full municipal/departmental search would disclose.
6. This Company should be requested to continue its searches at every phase of the foreclosure proceedings.
7. The pertinent sections of the Soldiers and Sailors Civil Relief Act must be conformed with.
8. Note: Compliance with Real Property Actions and Proceedings Law Section 1320 ("Special summons requirement in private residence cases") is required if the property mortgaged contains not more than three units.
9. Note: Compliance with Civil Practice Law and Rules Section 3215(g)(3) ("Default judgment") is required if a default judgment is to be obtained in the foreclosure of a mortgage on residential property.
10. Real Property Actions and Proceedings Law Section 1303 requires that a notice, captioned "Help for Homeowners in Foreclosure", containing required text, be delivered, in a mortgage foreclosure involving residential Real Property which is an owner-occupied one-to-four family dwelling, with the summons and complaint on colored paper that is a color other than that of the paper on which the summons and compliant are printed, and in a specified point type.
11. Real Property Actions and Proceedings Law Section 1304 requires that a notice containing required text in a specified point type be mailed by registered or certified mail and by first class mail to the borrower, and if different, to the residence which is the subject of the mortgage, at least 90 days before legal action is commenced, when the mortgage secures a "high-

cost home loan", as defined in Banking Law Section 6-1, or a subprime home loan or a non-traditional home loan, as those terms as defined in RPAPL Section 1304.



#### **SCHEDULE D - Continued**

#### **EXCEPTIONS, OBJECTIONS AND OTHER INFORMATION**

##### **Title No. 7092212**

12. Real Property Actions and Proceedings Law Section 1302 requires that any complaint served in the foreclosure of a "high-cost home loan" or a "subprime home loan" commenced on and after September 1, 2008 contain an affirmative allegation that at the time the proceeding is commenced, the plaintiff is the owner and holder of the subject mortgage and note, or has been delegated the authority to institute a mortgage foreclosure action by the owner and holder of the subject mortgage and note, and the plaintiff has complied with all of the provisions of Banking Law Section 595-A, and any rules and regulations promulgated thereunder, Banking Law Sections 6-1 of 6-m, and RPAPL Section 1304.
13. National Bankruptcy search against **Digna Sanchez** (SS #xxx-xx-8938) reveals nothing found of record.
14. Surrogates search against **Digna Sanchez** reveals nothing found of record.
15. According to the Nassau County Assessor's Office website, Lots 731, 732 and 733 are a "lot group" and are assessed as one lot with one tax bill.
16. For questions regarding this Certificate, please contact **Melissa Gentle (djk)**, (585) 454-4770 ext. **240**.